



08/01/13

1004512 01 MB 0.402 **AUTO T9 0 8214 53714-317225 -C18-P04526-11



Edward Harold Mennes
4325 Portland Pkwy
Madison, WI 53714-3172



RE: Account Number ending in 5421

Dear Edward Harold Mennes:

We have received your credit bureau dispute regarding the DIRECT MERCHANTS BANK Account.

We have received and processed multiple disputes regarding this Account, and based on our investigations, we are reporting the account status to all relevant major consumer reporting agencies as follows:

Unpaid balance of \$6,515.27 reported as a loss/charge-off.

Please contact our Recovery Department at 1-800-388-5333 with any further questions.

If you still wish to dispute this item, call us at 1-702-243-1040 and leave a detailed message. Please include a number where we can reach you, and the best time to call you. You may also submit a written request, including any documentation that can assist us in resolving your dispute to:

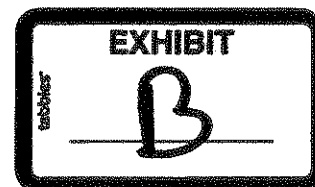
Cardmember Services
Attn: Bureau Dispute Processing
PO Box 30257
Salt Lake City, UT 84130-0257

You are important to us and we appreciate your business.

Sincerely,

Customer Service Department
HCSVK7 / PLLS

ID: PLLS_E2E412C1E00308B9E04400144F95CF7D



Capital One
P.O. Box 30257, Salt Lake City, UT 84130-0257